

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH F FIGUEIREDO, JR.

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-25318 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/29/2012 and confirmed on 12/6/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		62,112.00
Less Refunds to Debtor	592.86	
TOTAL AMOUNT OF PLAN FUND		61,519.14

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,000.00	
Trustee Fee	2,311.55	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,311.55

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	OCWEN LOAN SERVICING LLC(*)	0.00	51,057.57	0.00	51,057.57
	Acct: 3792				
	OCWEN LOAN SERVICING LLC(*)	2,768.84	2,768.84	0.00	2,768.84
	Acct: 3792				
					53,826.41

Priority					
	EDGARDO D SANTILLAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOSEPH F FIGUEIREDO, JR.	0.00	0.00	0.00	0.00
	Acct:				
	JOSEPH F FIGUEIREDO, JR.	503.00	503.00	0.00	0.00
	Acct:				
	JOSEPH F FIGUEIREDO, JR.	89.86	89.86	0.00	0.00
	Acct:				
	SANTILLAN & ASSOCIATES PC**	0.00	0.00	0.00	0.00
	Acct:				
	SANTILLAN LAW FIRM PC	2,700.00	2,700.00	0.00	0.00
	Acct:				
	SANTILLAN LAW FIRM PC	2,300.00	2,300.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXX3-16				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	STEWART TITLE GUARANTY CO	24,782.53	376.95	0.00	376.95
	Acct: 5859				
	CITIFINANCIAL INC (NON-RE*)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX1155				
	LVNV FUNDING LLC, ASSIGNEE	277.65	4.23	0.00	4.23
	Acct: 6526				
	HUNTINGTON NATIONAL BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXX6556				
	IC SYSTEM INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXX4001				
	NRA GROUP LLC*	0.00	0.00	0.00	0.00
	Acct: XXXX0879				
	NRA GROUP LLC*	0.00	0.00	0.00	0.00
	Acct: XXX0316				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	MELISSA GUIDDY ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct: 3792				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
					381.18

TOTAL PAID TO CREDITORS

54,207.59

TOTAL

CLAIMED 0.00

PRIORITY 2,768.84

SECURED 25,060.18

Date: 12/21/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

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No Repondents.

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph F Figueiredo, Jr.
DebtorCase No. 12-25318-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 17

Date Rcvd: Dec 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2017.

db +Joseph F Figueiredo, Jr., 420 Reno Street, Rochester, PA 15074-1824
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +OCWEN LOAN SERVICING, LLC, 1100 Virginia Drive, Suite 175, Fort Washington, PA 19034-3278
 cr #+Stewart Title Guaranty Company, 808 Eden Way North, Suite 100, Chesapeake, VA 23320-0745
 13500293 +Citifinancia, 300 Saint Paul Pl, Baltimore, MD 21202-2120
 13512625 +GMAC Mortgage, LLC, Attn: Payment Processing, 3451 Hammond Avenue,
 Waterloo, IA 50702-5300
 13500295 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 13500297 +Ic Systems Inc, Po Box 64378, St. Paul, MN 55164-0378
 13753105 +OCWEN Loan Servicing, LLC, 3451 Hammond Avenue, Waterloo IA 50702-5345,
 Attn: Pymt Processing
 13953477 #+Stewart Title Guaranty Company, Attn : Jessica Thurbee, Esquire,
 808 Eden Way North, Suite 100, Chesapeake, VA 23320-0745

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13500294 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 22 2017 01:53:32 Credit One Bank,
 Po Box 98873, Las Vegas, NV 89193-8873
 13500296 +E-mail/Text: bankruptcy@huntington.com Dec 22 2017 01:49:34 Huntington Natl Bk,
 Po Box 89424, Cleveland, OH 44101-6424
 13544709 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 22 2017 01:53:37
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13500298 +E-mail/Text: Bankruptcies@nragroup.com Dec 22 2017 01:50:13 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 13500299 +E-mail/Text: Bankruptcies@nragroup.com Dec 22 2017 01:50:13 Natl Recover, 2491 Paxton St,
 Harrisburg, PA 17111-1036
 13998579 +Fax: 407-737-5634 Dec 22 2017 03:16:23 Ocwen Loan Servicing, LLC,
 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 14381261 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 22 2017 02:01:18
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr GMAC MORTGAGE, LLC
 cr Ocwen Loan Servicing, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor GMAC MORTGAGE, LLC agornall@goldbecklaw.com,
 bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com
 Edgardo D. Santillan on behalf of Plaintiff Joseph Figueiredo, Jr. ed@santillanlaw.com,
 edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
 s.mycfemail@gmail.com;r53999@notify.bestcase.com
 Edgardo D. Santillan on behalf of Debtor Joseph F Figueiredo, Jr. ed@santillanlaw.com,
 edscourt@debtlaw.com;edscourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtlaw.com;ed
 s.mycfemail@gmail.com;r53999@notify.bestcase.com

District/off: 0315-2

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 17

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor GMAC MORTGAGE, LLC bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com
Keri P. Ebeck on behalf of Defendant Huntington National Bank kebeck@weltman.com,
jbluemle@weltman.com
Kevin Rakowski on behalf of Defendant GMAC Mortgage LLC krakowski@blankrome.com,
cooper-m@blankrome.com
Leslie J. Rase, Esq. on behalf of Creditor OCWEN LOAN SERVICING, LLC lrased@sterneisenberg.com,
ddelvechchio@sterneisenberg.com;dbogucki@sterneisenberg.com
Melissa A. Guidy on behalf of Defendant GMAC Mortgage LLC kingguidylaw@verizon.net,
mguidy@kingguidylaw.com
Melissa A. Guidy on behalf of Creditor GMAC MORTGAGE, LLC kingguidylaw@verizon.net,
mguidy@kingguidylaw.com
Melissa A. Guidy on behalf of Creditor OCWEN LOAN SERVICING, LLC kingguidylaw@verizon.net,
mguidy@kingguidylaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor Ocwen Loan Servicing, LLC thomas.song@phelanhallinan.com
William J. Levant on behalf of Defendant Stewart Title Guaranty Company efile.wjl@kaplaw.com
William J. Levant on behalf of Creditor Stewart Title Guaranty Company efile.wjl@kaplaw.com
TOTAL: 18